

**United States Bankruptcy Court  
Eastern District of Pennsylvania**

In re:

Shawn D. Gardiner,  
Debtor.

Case No. 23-11275-mdc

Chapter 13

**Certificate of Service**

I certify that on this date I served a true and correct copy of the Debtor's Fourth Amended Chapter 13 Plan on the following parties by first class mail or through the CM/ECF system:

U.S. Trustee (CM/ECF)

Kenneth E. West (CM/ECF)

Mill City Mortgage Loan Trust 2018-3 (CM/ECF)

Capital One Auto Finance  
4515 N. Santa Fe Ave. Dept. APS  
Oklahoma City, OK 73118

City of Philadelphia  
1401 John F. Kennedy Blvd., 5th Floor  
Tax & RevenueMSB Unit Bankruptcy Group  
Philadelphia, PA 19102-1595

Pennsylvania Department of Revenue  
Bankruptcy Division  
PO Box 280946  
Harrisburg, PA 17128-0946

Internal Revenue Service  
Centralized Insolvency Operation  
PO Box 7346  
Philadelphia, PA 19101-7346

Philadelphia Gas Works  
800 W Montgomery Avenue  
Philadelphia, PA 19122

Date: January 24, 2024

/s/ Michael A. Cibik  
Michael A. Cibik (#23110)  
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